

Housing Choice Voucher Program

The Family Handbook



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INTRODUCTION

This handbook has been prepared for you as a guide to participation in the Housing Choice Voucher Section 8 Program.

It is designed to provide you with accurate information about how the program works. Please take the time to read it carefully; it will help you to find a suitable place to live, and to remain in good standing with your landlord and the Housing Authority. After reading the handbook, make sure you save it with your important papers so that you can refer to it as needed. If you have any questions, contact the Housing Authority.

Language Accommodations

If English is not your first language, and you are unable to understand this handbook, upon your request, every effort will be made to provide someone to assist you.

Indian River County Section 8 Housing Choice Voucher Goal

It is the Indian River County HCV Section 8 goal to provide excellent service to the families in Indian River County and surrounding areas administrated by this agency. The Rental Assistance Department will make every effort to inform you of the program rules, and to advise you of how these rules affect you. Since federal regulations are not always easy to understand, it is very important to ask questions if you are not sure of something. Do not hesitate to contact the Rental Assistance Department if you have a question or problem that pertains to the Section 8 Housing Choice Voucher Program.

Requests for Reasonable Accommodations

Persons with disabilities may request a reasonable accommodation in order to utilize the housing program and any related services. The Rental Assistance Department will make all reasonable efforts to be flexible in assisting persons with disabilities to participate in the program successfully. Requests for accommodations will be verified to ensure that the accommodation is reasonable.

Evaluations

In the back of this handbook, you will find two forms that you may use to provide feedback or comments to the Rental Assistance Department, a ***Briefing Evaluation*** form (Form B), and a ***Customer Service Evaluation*** form (Form C). Please complete the Briefing Evaluation form after your briefing and return it to the IRC Rental Assistance Department. You may submit the Customer Service Evaluation at any time during your participation in the program.

TENANT BRIEFING

All applicants are required to attend a Briefing. The purpose of the Briefing is to:

Issue your Section 8 Housing Choice Voucher or renew your assistance.

Provide you with all of the information you need in order to be successful in your search for suitable housing and to maintain good standing while you are on the program.

Briefing Packet

The Briefing Packet contains materials to explain how the program works. It includes:

- Housing Choice Voucher
- Rules regarding the term of your Voucher
- Explanation of how to request an extension of Voucher term
- How your Housing Assistance Payment will be determined
- Information about maximum rents (fair market rents and payment standards) and utility allowances.
- A Request for Tenancy Approval form
- What the family should consider when selecting a unit
- HUD-required Tenancy Addendum
- Fair Housing discrimination Complaint Form
- Lead-based paint information
- HUD booklet “**A Good Place to Live**”
- Information about portability
- List of landlords who may be willing to lease units under the Section 8 program

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The U.S. Department of Housing and Urban Development (HUD) determines the rules and regulations for the Section 8 Housing Choice Voucher Program. The purpose of the Housing Choice Voucher Program is to provide rental assistance to eligible families. The maximum amount that the program will pay is an amount equal to the *Payment Standard* minus the family’s total tenant payment.

Responsibilities

The Section 8 Housing Choice Voucher Program is a three-way partnership between you (the family) the Landlord and the IRC Section 8 HCV program working together.

The Family's Responsibilities

Provide the Rental Assistance Department with complete and accurate information.

Make your best effort to find a place to live that is suitable for your family and qualifies for the program.

Cooperate in attending all appointments/meetings scheduled by the Rental Assistance Department.

Take responsibility for the care of your housing unit.

Comply with the terms of your lease with the Landlord.

Comply with the Family Obligations of the Rental Assistance Department.

The Landlord's Responsibilities

Screen families to determine if they will be good renters.

- The Section 8 HCV program can supply the Landlord with the current and previous address and landlord information, if applicable.
- The Section 8 HCV program may also provide additional information pertaining to a tenant's performance as a renter and/or any criminal activity that has been obtained.

Comply with fair housing laws, and not discriminate against any family.

Maintain the housing unit under contract, by making necessary repairs in a timely manner.

Comply with the terms of the Housing Assistance Payments Contract with IRC.

Collect the rent due by the family and otherwise enforce the lease.



The IRC Section 8 Program Responsibilities

Review all applications to determine if they are eligible for the program.

Explain all HUD rules and regulations of the Section 8 Program to all families who qualify.

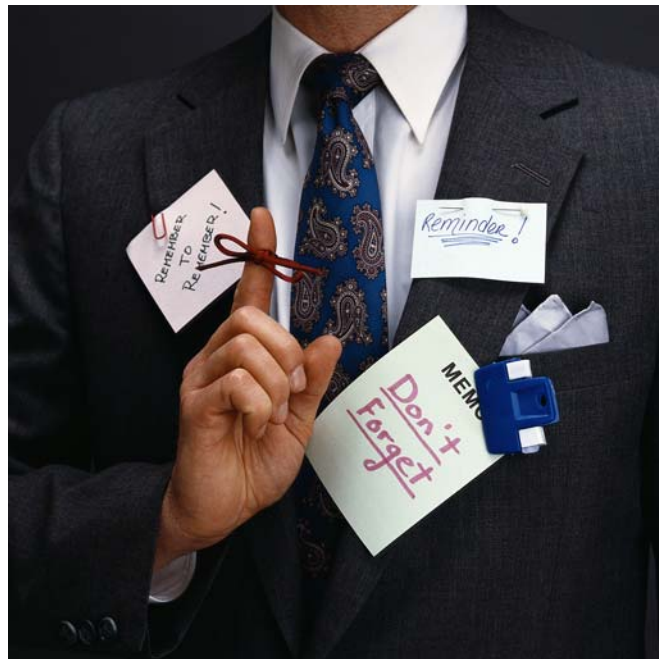
Approve the family, unit and Landlord.

Make Housing Assistance Payments to the Landlord in a timely manner.

Ensure that both the family and the unit continue to qualify under the program.

Ensure that Landlords and families comply with the program rules.

Provide families and Landlords with prompt and professional service.



FAMILY OBLIGATIONS

Family Obligations to the Section 8 Program

- (A) The family must supply any information that the Rental Assistance Department or U.S., Department of Housing and Urban Development (HUD) determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status.
- (B) The family must supply any information requested by the Rental Assistance Department or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements. A change in Family Income, Composition or other relevant circumstances must be reported immediately to the Rental Assistance Department.
- (C) The family must cooperate in attending all appointments/meetings scheduled by the IRC Rental Assistance Department.
- (D) The family must disclose to the Rental Assistance Department any information they receive from HUD.
- (E) The family must disclose and verify social security numbers and provide social security cards for all family members. The family must also sign and submit consent forms for obtaining information on all family members.
- (F) Any information supplied by the family must be true, complete and accurate.
- (G) The family must not damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit or premises.
- (H) The family is responsible for any Housing Quality Standard breach caused by the family or guest.
- (I) The family must allow the Rental Assistance Department to inspect the unit at reasonable times and after reasonable notice.
- (J) The family may not commit any serious or repeated violation/breach of lease.
- (K) The family must notify the Rental Assistance Department and the Landlord in writing before the family moves out of the unit, or terminates the lease on notice to the landlord.
- (L) The family must promptly give notice to the Rental Assistance Department a copy of any landlord eviction notice.

- (M) The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
- (N) The composition of the assisted family residing in the unit must be approved by the Rental Assistance Department. The family within ten (10) days must inform the Rental Assistance Department of the birth, adoption or court awarded custody of a child. The family must request Rental Assistance Department approval to add any other family member as an occupant of the unit.
- (O) The family within ten (10) days must notify the Rental Assistance Department if any family member no longer resides in the unit.
- (P) If the Rental Assistance Department has given approval, a foster child or a live in aide may reside in the unit; however, they will annually request a family to justify and document the necessity for and verify services that the live in aide is providing.
- (Q) The family must not sublease or sublet the unit.
- (R) The family must not assign the lease or transfer the unit.
- (S) The family must supply any information or certification requested by the office to verify that the family is living in the unit, or relating to family absence from the unit, including any requested information or certification on the purpose of family absences. The family must cooperate with the Rental Assistance Department for this purpose. The family must promptly notify the Rental Assistance Department in writing of absence from the unit.
- (T) The family must not own or have any interest in the unit.
- (U) The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the program.
- (V) The members of the family may not engage in drug-related criminal activity, or violent criminal activity, or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- (W) The members of the family must not use alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- (X) An assisted family, or members of the family, may not receive Section 8 tenant-based assistance while receiving another housing subsidy, for the same unit or for a different unit, under any duplicative federal, state or local housing assistance program.

- (Y) The family must not owe rent and/or other monies to the Rental Assistance Department or to another PHA in connection with the Section 8 or Public Housing Assistance.

STEPS TO ASSISTANCE

After a family has been selected from the waiting list, several steps must be completed before a family can receive rental assistance.

Rental Assistance Department Determines Family's Final Eligibility

Family is selected from the waiting list by date and time. Income and household composition is reviewed for final eligibility. Applicant must not have a criminal record.

Voucher Issued

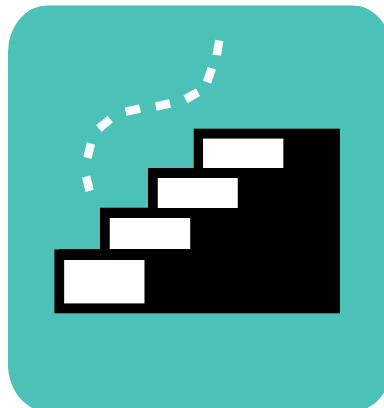
When a family is determined to be eligible for the program and funding is available, the Rental Assistance Department issues a Housing Choice Voucher.

Your Voucher indicates the number of bedrooms for which your family is eligible. This unit size is based on HUD guidelines and the Rental Assistance Department written policy. The Rental Assistance Department takes into consideration factors such as the total number of persons in the family, the sex of persons, and the relationship of persons.

These standards help us to make the best use of the funds HUD provides for housing costs, and to avoid overcrowding. The unit size for which you have been approved is indicated on your Voucher.

Expiration Date of Vouchers

Your Voucher is valid for sixty (60) days. It is important that you do not delay your housing search. If your Voucher expires before you find suitable housing, you will have to reapply when the housing authority opens their application process. Keep track of all units you look at during the search period.



DETERMINATION OF VOUCHER PAYMENT STANDARD AND UNIT SIZE (Subsidy Standards)

The Payment Standard

- Is established by the Indian River County Section 8 program (Rental Assistance Department)
- The payment standard is based on 90% to 110% of Fair Market Rents established by the U.S. Department of Housing and Urban Development (HUD)
- Is based on the cost of housing and utilities for your area
- Depends on the family composition and the bedroom size of the unit. For example, the payment standard is higher for families requiring 3-bedroom units than for families requiring 1-bedroom units.

The following will determine the Voucher Payment Standard and number of bedrooms required to properly accommodate a family of a given size:

<u>Voucher/ Bedroom Size</u>	<u>Maximum Persons</u>	<u>Voucher Payment Standard</u>
0 Bedroom	1	\$
1 Bedroom	2	\$
2 Bedrooms	4	\$
3 Bedrooms	6	\$
4 Bedrooms	8	\$

- No more than two persons should share a bedroom or living/sleeping area.
- Persons of the opposite sex, other than spouses or two consenting adults, should not be required to occupy the same bedroom.

Families may select smaller units than listed on the Voucher if the unit selected has at least one sleeping or living/sleeping room for each two persons in the household. The smaller payment standard will be used for the unit size. The Rental Assistance Department may grant exceptions to the standards if circumstances presented by the family warrant an exception.

WHERE TO LIVE?

A family must locate a housing unit that meets the program rules. That can be where you live right now or a totally different unit. The Rental Assistance Department can help in some ways, but the family has the primary responsibility for finding a suitable unit to rent. A family has sixty (60) days to locate a suitable unit.

Leasing In-Place

You may be eligible to receive assistance at your present unit if the unit qualifies. The unit must:

- Be rent reasonable
- Pass a Housing Quality Standard Inspection

Moving to Another Unit

- Be rent reasonable
- Pass a Housing Quality Standards Inspection



TIPS TO LOCATE SUITABLE HOUSING

Landlords advertise rental properties in different ways. Here are some ideas on where to start:

- √ Check the classified section of local newspaper.
- √ Ask friends and neighbors.
- √ Drive through neighborhoods where you may want to live and look for rental signs.
- √ Check community bulletin boards.
- √ Check with real estate offices.
- √ Research rentals on the Internet.
- √ Check your briefing packet for a rental list.



WHAT TO CONSIDER WHEN RENTING A UNIT

There are many factors to consider as you search for suitable housing. Select a unit that meets your family's needs. Here are some suggestions to consider:

- ☼ Does the unit size meet your needs?
- ☼ Is the unit close to family and friends?
- ☼ The year unit was built?
- ☼ Condition of Unit?
- ☼ Does it have air conditioning? Do you need or want it?
- ☼ Does it have a dishwasher?
- ☼ Is there a washer/dryer or laundry room?
- ☼ Is there a yard? Will you have to take care of the yard?
- ☼ Do you have a pet? Is it okay to keep a pet? Is there a pet fee and/or additional pet deposit?
- ☼ What utilities do you pay: gas, electric, oil, etc?
- ☼ Yard (Maintenance required)?
- ☼ Neighborhood and Safety
- ☼ Are stores close by, such as, grocery store, etc?
- ☼ Childcare
- ☼ Schools
- ☼ Employment/Work
- ☼ Public Transportation
- ☼ Bank
- ☼ Church

Located Rental Unit

- ♠ Make sure you have money saved for a security deposit and a deposit for utilities. Do not give a security deposit to the landlord until you find out if it is refundable in the event the unit does not pass housing quality standards by the Section 8 Department.
- ♠ Make an appointment.
- ♠ Be optimistic and make a positive first impression.
- ♠ Leave early and walk/drive around the neighborhood.
- ♠ Make sure that you allow the landlord or agent get to know you before asking if they will accept a Section 8 Voucher.
- ♠ Take with you a list of references so you will be prepared if they require any.
- ♠ Bring your voucher and Request for Tenancy Approval with you.
- ♠ **Remember: The Voucher Expires sixty (60) days** from the date you receive it.
- ♠ Request for Tenancy Approval **must** be given to the Rental Assistance Department **before** your Voucher expires.

Questions for the Landlord:

- How much is the rent?
- What utilities are **not** included in the rent?
- How much is the security deposit?
- Is there a person and phone number to call for repairs or maintenance?

Security Deposit:

The Landlord of the unit decides how much the security deposit will be. When you begin to search for a rental unit, make sure that you have made plans in advance to have the money available for the security deposit and the deposit for utilities, if applicable. The Landlord may only charge one month's rent for your security deposit. The security deposit cannot exceed amounts charged for unassisted units.

Housing Program Documents

When you are searching for a housing unit, make sure that you have the Section 8 Voucher and Request for Tenancy Approval with you.

Credit Report and Records:

Everyone has a credit record. It shows how well you pay your bills or how you do not pay your bills on time. Credit records are found on your credit report through credit agencies. Landlords use these credit reports to determine if they should rent to you.

It is recommended that you request a copy of your credit report annually. This will allow you to know what the credit agency has been submitting to the lenders and landlords about your credit history. You need to review your credit report carefully because on many occasions, the reports contain the wrong information.

You can get a copy of your credit report from one of the following credit agencies:

- | | | |
|----------------|----------------|----------------|
| 1. TransUnion: | transunion.com | 1-800-888-4213 |
| 2. Equifax: | equifax.com | 1-800-685-1111 |
| 3. Experian | experian.com | 1-888-397-3742 |

Establishing good credit means getting a reputation for paying your bills on time. You will need to have a good credit rating to achieve your dreams.



CONFRONTING HOUSING DISCRIMINATION

Under federal law, it is illegal to deny housing to anyone on the basis of race, color, religion, sex, national origin, familial status, and disability. If you believe that you have been discriminated against, there is a Fair Housing Discrimination Complaint Form in your briefing packet or you can call the HUD Fair Housing Complaint Hotline at 1-800-440-8091.



LANDLORD'S APPROVAL OF ELIGIBLE FAMILY

Although the family is determined eligible for the Section 8 Housing Choice Voucher Program, the Landlord must approve the family as a suitable tenant. Some Landlords and/or Property Managers will ask you to complete an application and will check on your criminal history, rental history and credit reports. Landlords can deny your application if you have any of the above issues and/or any history of not fulfilling your obligations under a lease.

The Rental Assistance Department knows that the Landlord has approved the family when a Request for Tenancy Approval form is submitted to the Section 8 office.

Before Signing the Lease

- Have Landlord and/or Property Manager complete the Request for Tenancy Approval.
- Have Landlord and/or Property Manager fill out an unsigned lease.
- Provide the Housing Authority Section 8 Department the signed Request for Tenancy Approval and the filled out unsigned lease for their review.
- After the Housing Authority determines that the Request for Tenancy Approval and lease adhere to HUD guidelines, the representative will schedule an appointment to inspect the unit. Please keep in mind, utilities must be connected.
- After the unit passes inspection, the Housing Authority will enter into a contract with the landlord or designee, you will then sign your lease to begin after the unit passes the inspection.

Remember: *No HCV Section 8 applicant can rent from a relative of any family member. Only certain circumstances would apply.*

Additional Payments

It is illegal for you to make additional rent payments to the landlord that is greater than the amount stated to you for your Rent to Owner amount that has been told for you to pay from the Rental Assistance Department.

The Rental Assistance Department must approve all separate agreements between the Owner and the family.

SECTION 8 HCV PROGRAM APPROVAL OF UNIT

After a family finds a suitable housing unit and the Landlord approves the family, the Housing Authority needs to determine if the unit qualifies for the Section 8 Housing Choice Voucher Program. This includes a Housing Quality Standards Inspection.

Contract and Lease

When the RA Department determines that the lease and the unit are acceptable, a Contract will then be entered with the Landlord; and the family will enter into the lease with the Landlord. DO NOT sign a lease until the RA Department inspects and passes the unit.

Housing Assistance Payments (HAP)

The RA Department will make the initial Housing Assistance Payment and continue to make monthly payments to the Landlord as long as the family continues to meet eligibility criteria under the program.

Families Rent to Owner Payment

After all necessary papers are approved and signed and you have taken possession of the rental property, you must pay your share of rent on the 1st of each month or in accordance with your lease. You are subject to an eviction by the Landlord if you do not comply with your lease agreement. Serious and/or repeated violations of your lease may also result in the termination of your housing assistance and you could lose your Section 8 Voucher. Any lease that you sign is a legal contract and all parties involved in the execution of the Contract must comply with their obligations.



ESTABLISHING LANDLORD HOUSING ASSISTANCE PAYMENTS AND FAMILIES PORTION OF RENT TO LANDLORD

Annual Income

Annual income is defined as the anticipated total annual income from all sources. The family is responsible for reporting all sources of income for the household. This is the first step toward determining the amount of rental assistance the family will receive toward their Section 8 housing.

If a family member's TANF cash assistance income is sanctioned by the Department of Children and Family for noncompliance with their self-sufficiency program requirements, the IRC Section 8 HCV program is mandated to continue to use the amount of the sanctioned cash assistance in the family's annual income. The Rental Assistance Department must verify this amount and reason for the sanction with DCF.

EXAMPLES OF INCOME

- Employment
- Social Security
- TANF (cash assistance)
- Public Assistance
- Disability
- Unemployment
- SSI
- Pensions
- Child Support
- Net Income of a Business
- Net Income from Real Estate
- Worker's Compensation
- Interest from Assets
- Regular Contributions/Gifts
- Relocation Payments
- Military Pay
- Alimony
- Annuities

Income Exclusions:

- Resident Service Stipends
- Student Financial Assistance
- Adult Foster Care Payments
- Adoption Assistance
- Earned Income of FT Student
- Employment Training

Adjusted Income

When the total annual income for the household has been determined, the RA Department will make adjustments to the annual income in accordance with HUD regulations. If the family qualifies, there are five (5) possible deductions and allowances.

Dependent Allowances

A \$480 deduction is given for all minors under the age of 18; family members 18 and over who are a full time student; person with a disability other than the Head or Spouse.

Allowance for Elderly/Disability

A \$400 household deduction is made for families whose head, spouse, or sole member is 62 or over or is a person with a disability.

Allowance for Medical Expenses

Elderly or Disabled families medical expenses for all family members that are greater than 3% of the Annual Income will be deducted.

Allowance for Disability Assistance

Disability assistance expenses that exceed 3% of the Annual income will be deducted if they permit a family member to work.

Allowance for Childcare

Reasonable childcare expenses for family members twelve (12) years old and younger will be deducted if it enables a family member to work or attend school.

Total Tenant Payment (TTP)

When staff calculates the adjusted monthly income from the income and expenses of the family's household, the TTP for the family is then determined. The TTP is the *greater* of:

- 30% of the family's monthly adjusted income
- 10% of the family's gross monthly income

Utility Allowance

Utility Allowances are the Section 8 HCV program estimate of the average monthly utility bills for an energy-conscious household. If all utilities are included in your rent then there is no utility allowance provided for the family. Utility allowances vary by unit: bedroom size and all utilities the family will be responsible to pay. If the TTP is lower than the utility allowance, the Rental Assistance Department will submit a reimbursement check directly to the utility authority where the family's unit is being serviced.

NOTE: A Utility Allowance Schedule has been provided in the Briefing Packet for you to determine how much allowance will be allotted for the unit of your choice.

Maximum Rent

When a family initially moves into a unit, the gross rent for the unit is determined to be greater than the payment standard for the family, families share may not exceed 40% of the family's monthly adjusted income. The families share is the gross rent minus the HAP amount to the landlord.



Sample Worksheet

NAME _____ SOCIAL SECURITY _____
 PROJECT # _____ UNIT SIZE _____ PHONE _____

ANTICIPATED ANNUAL INCOME FOR
 THE 12 MONTH PERIOD

				FROM					TO
INCOME	FAMILY MEMBER	TYPE OF INCOME	HOURLY WAGE	NUMBER OF HOURS	AMOUNT	MONTHS/ WEEKS	TOTALS	TOTAL GROSS INCOME	

ALLOWANCES	AMOUNT	# OF MINORS OR # OF TOTAL WEEKS/MONTHS	TOTAL
Minors			
Disabled			
Childcare			
Total Medical			

Gross Income: \$ _____
 Less: Total Allowance: \$ _____
 Adjusted Income: \$ _____

\$ _____ Divided by 12 = \$ _____
 Gross Income

X 0.1
 = \$ _____ UNIT

\$ _____ Divided by 12 = \$ _____
 Adjusted Income

X 0.3
 = \$ _____

Total Tenant Portion (TTP) \$ _____ (Higher of 10% or 30%)

1 Rent to Owner \$ _____
 2 Utility Allowance per Request for Lease Approval \$ _____
 3 Gross Rent (1 + 2) = \$ _____

4 Lower of Payment Standard \$ _____ or \$ _____

Gross Rent #3 \$ _____

5 Total Tenant Payment (TTP) \$ _____

6 Total HAP:

#4 \$ _____ minus

TTP #5 \$ _____ (if negative, enter 0) \$ _____

7 Total Family Share

Gross Rent #3 \$ _____ minus \$ _____

HAP #6 \$ _____

8 HAP to Owner: Lower of
 Rent to Owner #1 \$ _____
 Total HAP #6 \$ _____ \$ _____

9 Tenant Rent to Owner:
 Rent to Owner #1 \$ _____
 HAP to Owner #8 \$ _____ \$ _____

10 Utility Reimbursement :
 Total HAP #6 \$ _____
 HAP to Owner #8 \$ _____ \$ _____

11 For **New Unit** Only, Monthly Adjusted Income X .40 \$ _____

If gross rent is greater than payment standard and if #7 is greater, unit is denied.

Sample Worksheet

NAME _____ SOCIAL SECURITY _____
 PROJECT # _____ UNIT SIZE _____ PHONE _____

ANTICIPATED ANNUAL INCOME FOR
 THE 12 MONTH PERIOD

				FROM					TO
INCOME	FAMILY MEMBER	TYPE OF INCOME	HOURLY WAGE	NUMBER OF HOURS	AMOUNT	MONTHS/ WEEKS	TOTALS	TOTAL GROSS INCOME	

ALLOWANCES	AMOUNT	# OF MINORS OR # OF TOTAL WEEKS/MONTHS	TOTAL
Minors			
Disabled			
Childcare			
Total Medical			

Gross Income: \$ _____
 Less: Total Allowance: \$ _____
 Adjusted Income: \$ _____

\$ _____ Divided by 12 = \$ _____
 Gross Income X 0.1 = \$ _____ UNIT
 \$ _____ Divided by 12 = \$ _____
 Adjusted Income X 0.3 = \$ _____

Total Tenant Portion (TTP) \$ _____ (Higher of 10% or 30%)

1 Rent to Owner \$ _____
 2 Utility Allowance per Request for Lease Approval \$ _____
 3 Gross Rent (1 + 2) = \$ _____

4 Lower of Payment Standard \$ _____ or \$ _____

Gross Rent #3 \$ _____

5 Total Tenant Payment (TTP) \$ _____

6 Total HAP:

#4 \$ _____ minus

TTP #5 \$ _____ (if negative, enter 0) \$ _____

7 Total Family Share

Gross Rent #3 \$ _____ minus \$ _____

HAP #6 \$ _____

8 HAP to Owner: Lower of
 Rent to Owner #1 \$ _____
 Total HAP #6 \$ _____ \$ _____

9 Tenant Rent to Owner:
 Rent to Owner #1 \$ _____
 HAP to Owner #8 \$ _____ \$ _____

10 Utility Reimbursement :
 Total HAP #6 \$ _____
 HAP to Owner #8 \$ _____ \$ _____

11 For **New Unit** Only, Monthly Adjusted Income X .40 \$ _____

If gross rent is greater than payment standard and if #7 is greater, unit is denied.

THE MOVE TO YOUR NEW UNIT

- The security deposit has been paid and the lease has been signed with the landlord.
- Your Landlord and you have agreed to your move in date and time.



- Landlord provides you with the keys.
- Notify your telephone company to connect your phone service. Make sure that you inform them to turn off phone service at your old home.
- Notify the cable company to connect your cable service in your new unit. Make sure that you inform them to turn off cable service in your old unit.
- Notify the post office to report your change of address.
- Notify your banking institution to report your change of address.
- If you are employed, notify administration to report your change of address.
- Gather boxes, masking tape and markers to order to pack your belongings. We recommend that you label each box with the items packed and which room it came from.



HOME CARE

Families Responsibilities

Section 8 Participants must take care of their unit that is under lease with the landlord. Local Ordinances include no loud noises, music or parties. The rights of other residents must be respected.

Lawn Care and Garbage

It is the family's responsibility to maintain their lawn, unless indicated in the lease that the landlord will maintain the lawn. However, make sure that all outside areas of the yard are clear of any trash and debris.

If any family members own a bicycle or anything else that would be stored outside, be sure to keep your items stacked neatly. Do not leave anything outside that can be blown away or stolen.

Garbage cans should have secured lids so outdoor animals will not be able to rummage through your garbage and scatter your trash over the yard and your neighbors yards.

Never put trash into a garbage can without being sealed in a plastic bag before throwing out your trash.

Recycling items should be washed out with soapy water before throwing them in the recycling bins.

Pride

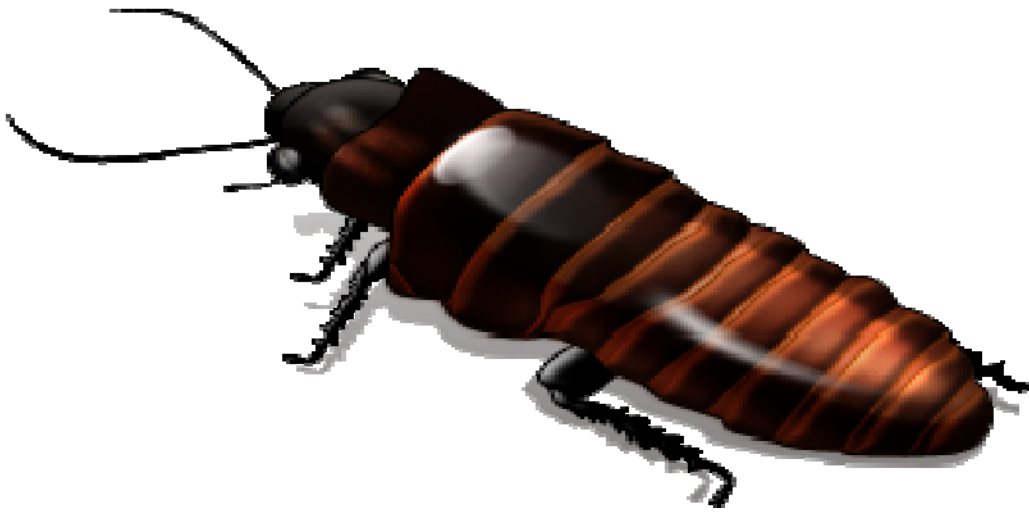
Take pride in where you live. Keep the paint clean inside and outside. Pay close attention to areas around the door handles, your walls, cabinets and around windows. Wipe down any dirt that has accumulated around these areas.



Floors

Carpeting should be vacuumed at least once a week. Wood and tile flooring can be vacuumed too.

When homes/apartments have tile or vinyl flooring, if anything is spilled on them, they are easy to wipe up. A disinfected cleaner or what is recommended by tile and vinyl professionals should be used to clean flooring. These floors should be cleaned at least once a week. Never leave crumbs or spilled food on the floors or counter tops. This causes infestation.



Tracking Chart

It is recommended to keep track of major cleaning and paying your household bills.

	Sun.	Mon.	Tues.	Weds.	Thurs.	Fri.	Sat.	Notes
Date								

Clean bathroom								
Clean Kitchen								
Vacuum								
Take out Garbage								
Pay Bills								
Recycle								



Kitchen

Kitchens should be kept as clean as possible for you and your family’s health and safety. Kitchens are used everyday and needs extra attention to keep clean. Containers are recommended for all foods not stored in the refrigerator. Examples: pasta, rice, flour, sugar, cereal, chips, etc. Keeping them stored in tight lid fitting containers prevent bugs and mice from getting into your foods.

Dishes, pots and pans need to be washed each time you use them. Sinks and counter tops must be washed daily. Your kitchen garbage can should have a top and always keep it closed. Don’t ever leave your garbage open in the sink or on the floor. Remove all garbage from your garbage cans daily. Make sure that your outside garbage cans are put

on the side of the road on the proper days for pick up. Leaving accumulated garbage in the house causes a bad odor and this will attract infestation, such as, roaches, ants, mice, etc.

Stove burners and oven must be clean and free of grease, food and any paper or cloth that could catch fire. Never leave spills on the stove top or in the oven. Burners and ovens should always be turned off after you finish cooking. Never leave the house with something cooking on the stove top or in the oven, Never.

Refrigerator must be kept clean. Food stored in the refrigerator should be covered or kept in storage bags. It is recommended that you take all items out of your refrigerator once a month to clean the shelves. Stored food should be thrown out after a few days. Stored freezer foods should be labeled with the item content and a date. This will allow you to know when an item is too old to eat.

If your refrigerator is not frost free, make sure that you do not allow ice build up. Frost free freezers can be defrosted by placing small pots of hot water in the freezer section until the frost melts away.

Kitchen floors must be swept and/or vacuumed at least once a day.

If the rental unit has been provided with a garbage disposal, always run your kitchen sink water while operating the garbage disposal. Never turn on the garbage disposal without the water turned on.

Never pour grease down the kitchen sink or any sink in your rental unit. Grease might harden and can clog the pipes in your unit. This can become very costly and the family is responsible for these costs. It is recommended, if you have left over grease to dispose of, pour the grease into an empty coffee can with the lid and throw it out with the kitchen garbage.



Smoke Detectors

Smoke detectors are mandatory in every home. Never dismantle a smoke detector.

Bathroom

The bathroom sink, bathtub and toilets must be cleaned regularly. Never submerge items, such as, sanitary napkins, tampons, paper towels, food, etc, in the toilet. This can stop up and cause an overflow. If this happens it can become very costly for the family and the landlord.



Laundry

Washer and dryers should be maintained well. To be energy efficient, always try to use cold water, when applicable. Always try to wash a full load and make sure that your water level is properly set.

Before turning on the dryer, make sure that the lint trap is cleaned out before every load that you start to dry. If the lint trap is clogged, it can cause a fire. There should be no items blocking the dryer vent.

If the landlord has provided the washer and dryer for your use and repairs need to be made, make sure your lease specifies who will be responsible for the payment of these repairs. Never assume the landlord is responsible.



A/C Units

It is extremely important to keeping the a/c unit in good working condition. In doing so, your home/apartment will be safe and comfortable. It is the family's responsibility to use the a/c unit properly. Your lease should state who is responsible to maintain the heat and air conditioning unit.

The a/c filters must be changed once a month. Always set you're a/c unit at the right level using the thermostat. It is recommended to contact your utility provider to find out the proper temperature to set your unit at, not only for comfort also to conserve on your monthly utility bill. Always have your windows and exterior doors closed when the a/c unit is on.

Electricity

Always use your electricity wisely. Energy efficient light bulbs are a cost saving recommendation. Never leave your lights on in other rooms if you are not utilizing the room. It is recommended to contact your utility provider to get ideas on energy cost saving ideas.



REQUEST TO TRANSFER AFTER YOUR ANNUAL LEASE EXPIRES

HUD regulations allow Section 8 participants to transfer after their annual lease has expired. However, there are several steps that have to be followed before this can be granted:

1. Notify the Rental Assistance (Section 8) Office to receive your HCV voucher;
2. If your transfer has been approved by the office, you will be required to give a written notice to the landlord and to the RA Department, if applicable. You must comply with the move-out requirements of your lease. The RA Department requires at least sixty (60) days, if applicable;
3. Make arrangements to have your current unit inspected with your landlord;
4. The “**Tenant In Good Standing**”, form must be completed by your current landlord, if applicable; and
5. Complete the necessary paperwork from the RA Department. Do not transfer to a new unit until the RA office has approved your transfer and the new unit has been inspected.

PORTABILITY

The best benefit to the Housing Choice Voucher Program is that your assistance “moves” with you. Depending on the circumstances, a family’s housing assistance can move anywhere in the United States. HUD term for this ability to move outside the jurisdiction with the rental assistance is called *portability*. However, the Section 8 HCV program may limit moves under portability.

Facts Regarding Portability:

Due to funding availability, the jurisdiction where the family wants to reside might cost your current Section 8 office more than the agency can pay for the Section 8 participant’s rental assistance.

Payment Standards for the jurisdiction where the family wants to reside would be different.

The PHA where the family wants to reside will probably have different utility allowances that will affect the amount of rent the family has to pay.

ANNUAL RECERTIFICATION

Annually the Section 8 participant must have their annual recertification. HUD mandates this requirement. The RA Department will mail a letter to the participating family with the date and time for their appointment. The letter will indicate the required documents that must be brought to the housing authority office at the time of appointment.

Along with the HUD mandated annual recertification, HUD also mandates an inspection of the family's assisted unit at least once annually. There are no exceptions. It is the family's responsibility to be home or to have an adult who is 18 years old or older to be present for the HQS inspector to enter the premises and inspect the unit. If repairs are needed, it is the family and the landlords responsibility to notify the office once the repairs have been completed depending on who caused the necessary repairs to be corrected. The IRC RA Department must have the family's cooperation so there will be no cause for your housing assistance to be terminated or held up for payment to your landlord.

If You Receive Any Notice From HUD:

HUD matches your annual income data that you supply to the RA Department with Internal Revenue Service (IRS) income data. In addition, the IRC staff has access to the family's income that is reported through HUD's WASS EIV verification system. If the income that was reported to the department does not match the income information from IRS and HUD'S EIV, either the HUD office or the RA Department or both, will notify you:

You must contact your case worker and bring any letter or notice that you received from HUD concerning the amount or verification of your family's income.

After the department determines and verifies the discrepancies they will make the necessary adjustments to your rent and the housing assistance payment:

If it is determined that you failed to report your income in a timely manner; you may have to repay the department for the amount that was overpaid to your landlord.

If it is determined that you misrepresented any income, your Section 8 Voucher may be terminated and you could possibly be prosecuted.

PROGRAM INTEGRITY

The Department of Housing and Urban Development HUD determines the amount of funding that is allocated for the housing assistance payments in each community. In doing this, it is the housing authority and HUD to ensure that the funds are used to assist only eligible families. The reason PHA's throughout the U.S. has waiting lists is because there is not enough funding to assist all families who apply or need housing assistance.

The IRC staff assumes that the information that is provided by the families is complete and accurate but occasionally we find that it is not.

Making false statements and providing false information are serious violations of program rules and are criminal violations of State and Federal Criminal Laws.

Any family that provides false or misleading information or documents to the housing authority or any government entity:

- Will be subject to denial or termination of assistance
- Will be required to repay any amounts that were paid to the landlord on behalf of the family from the agency.
- If the agency determines that these actions are intentional, the family may be subject to criminal prosecution under State and/or Federal Laws.

Any family that is not sure about the rules and regulations regarding any misconception of false information, please notify the office so they can answer any questions that you might have.

No family should lose their rental assistance unnecessarily.



Common Program Violations

Families who are selected and approved for the Housing Choice Voucher Program most usually comply with the rules and regulations governed by HUD. However, some program participants do not comply with the rules and therefore forfeit their assistance. In order to prevent families from humiliation and disgrace, the program rules need to be carefully understood. The most common HUD violations are listed below in detail:

Unauthorized Persons:

Only the family members that the Section 8 participant has listed on their application and lease with their landlord and are approved by the Housing Authority are the only persons who may reside in the assisted housing unit.

Any person(s) who are permitted to reside in the unit by the family and has not been approved by the agency and the landlord is in a HUD violation of the Family Obligations and could be cause to lose their rental assistance. The family must contact their case worker and the landlord before allowing someone to take possession and/or move in to their unit.

Income Not Reported:

At the family's interview for housing assistance or continued housing assistance, they are required to report all sources of income received by all family members in the household.

Subleasing:

Families are approved by the agency for their family members only. It is illegal for any family on the Housing Choice Voucher Program to lease all or any part of their unit to anyone else.

Reporting Changes

Any changes with the family's income and family composition must be reported to the RA Department within ten (10) days:

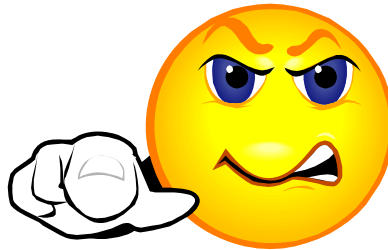
- Income – Any change that occurs in your income, you must contact the agency within ten (10) days. Changes in income include all sources of income from all family members in your household. When the change is implemented by the department, the family and the landlord will be sent a notice stating the new tenant rent amount and the housing assistance payment to the landlord.

- Additional Family Member – Whenever there is a new family member that resides in the unit, whether it be a new born or an individual that the family considers a family member, it must be reported to the department with their birth certificate and social security card. There will be additional documentation required depending on who is being added on the lease.

DENIAL OR TERMINATION OF ASSISTANCE

The Housing Choice Voucher Program may be denied or terminated if the Head of Household or any household member has:

- √ Violates a Family Obligation;
- √ Any family member has ever been evicted from federally assisted housing;
- √ Any family member has engaged in or threatened abusive or violent behavior toward Housing Authority personnel;
- √ HUD regulations state that all PHA agencies must permanently deny eligibility or must terminate the housing assistance of any family member who is convicted of manufacturing or producing methamphetamine.



Zero Housing Assistance Payments

In the event a family's income increases and the family's portion of rent is equal or exceeds the landlords housing assistance payments, then the family will be paying the full contract rent to their landlord. However, if their income changes within 180 days, then the family will continue on the Housing Choice Voucher Program and their portion of rent will be adjusted. If their situation does not change after the 180 days, the housing authority will terminate the family's voucher and pending funding availability, this voucher will be issued to another applicant from the waiting list.

Declining Initial Section 8 Housing Choice Voucher Participation

If for some reason a family decides after they have been qualified to participate in the Housing Choice Voucher Program, not to take advantage of the assistance, the RA office will withdraw them from the waiting list. However in the event a family makes this decision, if in the future they decide they would like to participate, they must reapply with the Rental Assistance Department if applications are being accepted.

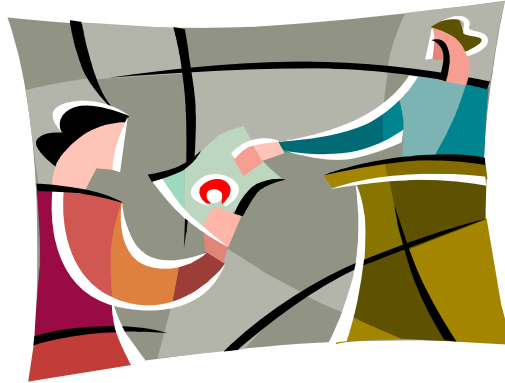
INFORMAL AND FORMAL GRIEVANCE HEARINGS

HUD states that to receive the Section 8 Housing Choice Voucher Program assistance is a privilege not someone's right. However, it is important to know that families are protected by HUD regulations to make sure that you are not being treated unfairly and that although the assistance is a privilege the family does have rights and protection under the Hearing Process. It is HUD mandated that all applicants and participants go through the proper procedures before requesting a hearing. If you have any concerns, notify your Housing Specialist. Your concerns may be a matter of misunderstanding that can be resolved easily. If you are not satisfied after that, then you must go to their supervisor. Keep in mind, the RA Department goes by HUD regulations and their Section 8 Administration Policies and Procedures and only a few decisions or determinations can be an issue to request a hearing:

- Determination of the family's annual or adjusted income used to compute the Housing Assistance Payment and the family's rent portion to the owner/landlord;
- Determination of the appropriate utility allowance used for utility allowance schedule;
- Determination of the family unit size under the agencies subsidy standards;
- Termination of housing assistance due to the family's actions or failure to act, which includes absence from the assisted unit for longer than the maximum period permitted by HUD.

Family requesting a hearing will be notified within fifteen (15) days in writing the date, time and location of their hearing.

Families that request a hearing may bring legal counsel, witnesses, and any evidence to support their complaint. If legal counsel and/or witnesses are going to be present at the hearing or document and/or evidence is going to be submitted in the hearing, the housing authority must be notified and copies of any documents or evidence must be given to the RA office prior to the hearing.



Glossary of Subsidized Housing Terms (Nan McKay & Associates)

Absorption: The point at which a receiving PHA stops billing the initial PHA for assistance on behalf of a portability family.

Accessible: The facility or portion of the facility can be approached, entered, and used by individuals with physical handicaps.

Adjusted Income: Annual Income, less allowable HUD deductions.

Administrative Plan: The plan that describes PHA policies for administration of the tenant-based programs. The Administrative Plan and any revisions must be approved by the PHA's board and included as a supporting document to the PHA Plan.

Admission: The point when the family becomes a participant in the program. The date used for this purpose is the effective date of the first HAP contract for a family in a tenant-based program (first day of initial lease term).

Annual Income: The anticipated total income of an eligible family from all sources for the 12-month period following the date of determination of income, computed in accordance with the regulations.

Applicant (applicant family): A family that has applied for admission to a program but is not yet a participant in the program.

Auxiliary Aids: Services or devices that enable persons with impaired sensory, manual, or speaking skills to have an equal opportunity to participate in, and enjoy the benefits of, programs or activities receiving Federal financial assistance.

Child: a member of the family other than the family head or spouse who is under 18 years of age.

Child Care Expenses: Amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek

employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for child care.

Citizen: A citizen or national of the United States.

Co-Head: An individual in the household who is equally responsible for the lease with the head of household. A family may have a co-head or spouse but not both. A co-head never qualifies as a dependent. The co-head must have legal capacity to enter into a lease.

Computer Match: The automated comparison of data bases containing records about individuals.

Confirmatory Review: An on-site review performed by HUD to verify the management.

Consent Form: Any consent form approved by HUD is to be signed by assistance applicants and participants to obtain income information from employers and SWICAs; return information from the Social Security Administration; HUD EIV system for verifying income of current participants; and return information for unearned income from the IRS. Consent forms expire after a certain time and may authorize the collection of other information to determine eligibility or level of benefits.

Covered Families: Statutory term for families who are required to participate in a welfare agency economic self-sufficiency program and who may be subject to a welfare benefit sanction for noncompliance with this obligation. Includes families who receive welfare assistance or other public assistance under a program for which Federal, State or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for the assistance.

Dating Violence: Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim; and where the existence of such a relationship shall be determined based on a consideration of the following factors:

- The length of the relationship
- The type of relationship
- The frequency of interaction between the persons involved in the relationship

Dependent: A member of the family (except foster children and foster adults) other than the family head or spouse, who is under 18 years of age or is a person with a disability or is a full-time student.

Disability Assistance Expenses: Reasonable expenses that are anticipated, during the period for which annual income is computed, for attendant care and auxiliary apparatus for a disabled family member and that are necessary to enable a family member

(including the disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed by an outside source.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities; or two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.

Displaced Family: A family in which each member or whose sole member is a person displaced by governmental action or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.

Domestic Violence: Felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Domicile: The legal residence of the household head or spouse as determined in accordance with State and local law.

Drug-related Criminal Activity: As defined in 42 U.S.C. 1437f (f)(5).

Drug-trafficking: The illegal manufacture, sale or distribution or the possession with intent to manufacture, sell or distribute, of a controlled substance as defined in section 102 of the Controlled Substances Act.

Elderly Family: A family whose head, spouse or sole member is a person who is at least 62 years of age; or two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

Evidence of Citizenship or Eligible Status: The documents which must be submitted to evidence citizenship or eligible immigration status.

Extremely Low Income Family: A family whose annual income does not exceed 30 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income ceilings higher or lower than 30 percent of median income if HUD finds such variations are necessary due to unusually high or low family incomes.

Facility: All or any portion of buildings, structures, equipment, roads, walks, parking lots, rolling stock or other real or personal property or interest in the property.

Fair Housing Act: Means title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988.

Fair Market Rent (FMR): The rent, including the cost of utilities (except telephone), as established by HUD for units of varying sizes (by number of bedrooms), that must be paid in the housing market area to rent privately owned, existing, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities.

Family: Includes, but is not limited to the following, and can be further defined in PHA policy:

- A family with or without children (the temporary absence of a child from the home due to placement in foster care is not considered in determining family composition and family size);
- An elderly family or a near-elderly family;
- A displaced family;
- A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

Family Rent to Owner: In the voucher program, the portion of rent to owner paid by the family.

Family Self-sufficiency Program (FSS): The program established by a PHA in accordance with 24 CFR part 984 to promote self-sufficiency of assisted families, including the coordination of supportive service.

Family Share: The portion of rent and utilities paid by the family.

Family Unit Size: The appropriate number of bedrooms for a family, as determined by the PHA under the PHA subsidy standards.

Federal Agency: A department of the executive branch of the Federal Government.

Foster Child Care Payment: Payment to eligible households by state, local, or private agencies appointed by the State, to administer payments for the care of foster children.

Full-time Student: A person who is attending school or vocational training on a full-time basis, carrying a subject load that is considered full-time for day students under the standards and practices of the educational institution attended.

Gross Rent: The sum of the rent to owner plus any utility allowance.

Handicap: Any condition or characteristic that renders a person an individual with handicaps.

HAP Contract: Housing Assistance Payments Contract. A written contract between the PHA and an owner for the purpose of providing housing assistance payments to the owner on behalf of an eligible family.

Head of Household: The adult member of the family who is the head of the household for purposes of determining income eligibility and rent.

Housing Assistance Payment: The monthly assistance payment by a PHA, which includes: (1) A payment to the owner for rent to the owner under the family's lease; and (2) An additional payment to the family if the total assistance payment exceeds the rent to owner.

Housing Agency (HA): A State, County, Municipality or other governmental entity or public body authorized to engage in or assist in the development or operation of low-income housing. ("PHA" and "HA" mean the same thing)

Housing Quality Standards: The HUD minimum quality standards for housing assisted under the voucher program.

HUD: The Department of Housing and Urban Development.

Immediate Family Member: A spouse, parent, brother or sister, or child of that person, or an individual to whom that person stands in the position or place of a parent; or any other person living in the household of that person and related to that person by blood and marriage.

Imputed Asset: Asset disposed of for less than Fair Market during two years preceding examination or reexamination.

Imputed Income: HUD passbook rate multiplied by the total case value of assets. Calculation used when net family assets exceed \$5000.

Imputed Welfare Income: An amount of annual income that is not actually received by a family as a result of a specified welfare benefit reduction, but is included in the family's annual income and therefore reflected in the family's rental contribution.

Income: Income from all sources of each member of the household, as determined in accordance with criteria established by HUD.

Income for Eligibility: Annual Income.

Income Information: Information relating to an individual's income, including:

- All employment income information known to current or previous employers or other income sources;
- All information about wages, as defined in the State's unemployment compensation law, including any Social Security Number; name of the employee; quarterly wages of the employee; and the name, full address, telephone number, and when known, Employer Identification Number of an employer reporting wages under a State unemployment compensation law;
- Whether an individual is receiving, has received, or has applied for unemployment compensation, and the amount and period received;
- Unearned IRS income and self-employment, wages and retirement income;
- Wage, social security, and supplemental security income data obtained from the Social Security Administration.

Individual with handicaps: Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment.

Initial PHA: In portability, the term refers to both: (1) A PHA that originally selected a family that later decides to move out of the jurisdiction of the selecting PHA; and (2) A PHA that absorbed a family that later decides to move out of the jurisdiction of the absorbing PHA.

Initial Payment Standard: The payment standard at the beginning of the HAP contract term.

Initial Rent to Owner: The rent to owner at the beginning of the HAP contract term.

Jurisdiction: The area in which the PHA has authority under State and local law to administer the program.

Landlord: Either the owner of the property or his/her representative or the managing agent or his/her representative, as shall be designated by the owner.

Lease: A written agreement between an owner and a tenant for the leasing of a dwelling unit to the tenant.

Live-In Aide: A person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:

- Is determined to be essential to the care and well-being of the persons;
- Is not obligated for the support of the persons; and
- Would not be living in the unit except to provide the necessary supportive services.

Local Preference: A preference used by the PHA to select among applicant families.

Low Income Family: A family whose income does not exceed 80% of the median income for the area as determined by HUD with adjustments for smaller or larger families, except that HUD may establish income limits higher or lower than 80% for areas with unusually high or low incomes.

Medical Expenses: Medical expenses, including medical insurance premiums that are anticipated during the period for which annual income is computed and that are not covered by insurance. (A deduction for elderly or disabled families only.) These allowances are given when calculating adjusted income for medical expenses in excess of 3% of annual income.

Minor: A member of the family household other than the family head or spouse who is under 18 years of age.

Mixed Family: A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status.

Monthly Adjusted Income: One twelfth of adjusted income.

Monthly Income: One twelfth of annual income.

Net Family Assets: (1) Net cash value after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment, excluding interests in Indian trust land and excluding equity accounts in HUD homeownership programs. The value of necessary items of personal property such as furniture and automobiles shall be excluded.

- In cases where a trust fund had been established and the trust is not revocable by, or under the control of, any member of the family or household, the value of the trust fund will not be considered an asset so long as the fund continues to be held in trust. Any income distributed from the trust fund shall be counted when determining annual income under 5.609.
- In determining net family assets, PHAs or owners, as applicable, shall include the value of any business or family assets disposed of by an applicant or tenant for less than fair market value (including a disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or reexamination, as applicable, in excess of the consideration received therefore. In the case of a disposition as part of a separation or divorce settlement, the disposition will not be considered to be for less than fair market value if the applicant or tenant receives important consideration not measurable in dollar terms.

Noncitizen: A person who is neither a citizen nor national of the United States.

Office of General Counsel (OGC): The General Counsel of HUD.

Owner: Any person or entity with the legal right to lease or sublease a unit to a participant.

PHA Plan: The annual plan and the 5-year plan as adopted by the PHA and approved by HUD.

PHA's Quality Control Sample: An annual sample of files or records drawn in an unbiased manner and reviewed by a PHA supervisor (or by another qualified person other than the person who performed the original work) to determine if the work documented in the files or records conforms to program requirements.

Participant (participant family): A family that has been admitted to the PHA program and is currently assisted in the program. The family becomes a participant on the effective date of the first HAP contract executed by the PHA for the family (first day of initial lease term).

Payment Standard: The maximum monthly assistance payment for a family assisted in the voucher program before deducting the total tenant payment by the family.

Persons With Disabilities: A person who has a disability as defined in 42 U.S.C. 423 or a developmental disability as defined in 42 U.S.C. 6001. Also includes a person who is determined under HUD regulations to have a physical or mental impairment that is expected to be of long-continued and indefinite duration, substantially impedes the ability to live independently and is of such a nature that the ability to live independently could be improved by more suitable housing conditions. For purposes of reasonable accommodation and program accessibility for persons with disabilities, means and "individual with handicaps" as defined in 24 CFR 8.3. Definition does not exclude person who have AIDS or conditions arising from AIDS, but does not include a person whose disability is based solely on drug or alcohol dependence.

Portability: Renting a dwelling unit with Section 8 housing choice voucher outside the jurisdiction of the initial PHA.

Premises: The building or complex in which the dwelling unit is located, including common areas and grounds.

Processing Entity: The person or entity that, under any of the programs covered, is responsible for making eligibility and related determinations and any income reexamination. In the Section 8 program, the "processing entity" is the "responsible entity."

Public Assistance: Welfare or other payments to families or individuals, based on need, which are made under programs funded, separately or jointly, by Federal, State or local governments.

Public Housing Agency (PHA): Any State, county, municipality or other governmental entity or public body, or agency or instrumentality of these entities, that is authorized to engage or assist in the development or operation of low-income housing under the 1937 Act.

Reasonable Rent: A rent to owner that is not more than rent charged: (1) For comparable units in the private unassisted market; and (2) For comparable unassisted units in the premises.

Receiving PHA: In portability: A PHA that receives a family selected for participation in the tenant-based program of another PHA. The receiving PHA issues a voucher and provides program assistance to the family.

Recertification: Sometimes called reexamination. The process of securing documentation of total family income used to determine the rent the tenant will pay for the next 12 months if there are no additional changes to be reported.

Remaining Member of Tenant Family: Person left in assisted housing who may or may not normally qualify for assistance on own circumstances (i.e., an elderly spouse dies, leaving widow age 47 who is not disabled).

Rent to Owner: The total monthly rent payable to the owner under the lease for the unit (also known as contract rent). Rent to owner covers payment for any housing services, maintenance and utilities that the owner is required to provide and pay for.

Secretary: The Secretary of Housing and Urban Development.

Section 8: Section 8 of the United States Housing Act of 1937.

Section 8 Covered Programs: All HUD programs which assist housing under Section 8 of the 1937 Act, including Section 8 assisted Housing for which loans are made under section 202 of the Housing Act of 1959.

Security Deposit: A dollar amount (maximum set according to the regulations) which can be used for unpaid rent or damages to the owner upon termination of the lease.

Social Security Number (SSN): The nine-digit number that is assigned to a person by the Social Security Administration and that identifies the record of the person's earnings reported to the Social Security Administration. The term does not include a number with a letter as a suffix that is used to identify an auxiliary beneficiary.

Spouse: The marriage partner of the head of household.

Stalking: To follow; pursue, or repeatedly commit acts with the intent to kill, injure, harass, or intimidate; or to place under surveillance with the intent to kill, injure, harass, or intimidate another person; and in the course of or as a result of, such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of

the death of, or serious bodily injury to or to cause substantial emotional harm to (1) that person, (2) a member of the immediate family of that person, or (3) the spouse or intimate partner of that person.

State Wage Information Collection Agency (SWICA): The state agency, including any Indian tribal agency, receiving quarterly wage reports from employers in the state, or an alternative system that has been determined by the Secretary of Labor to be as effective and timely in providing employment-related income and eligibility information.

Subsidy standards: Standards established by a PHA to determine the appropriate number or bedrooms and amount of subsidy for families of different sizes and compositions.

Suspension: Stopping the clock on the term of a family's voucher after the family submits a request for approval of the tenancy. If the PHA decides to allow extensions or suspensions of the voucher term, the PHA administrative plan must describe how the PHA determines whether to grant extensions or suspensions, and how the PHA determines the length of any extension or suspension. This practice is also called "tolling".

Tenancy Addendum: For the Housing Choice Voucher Program, the lease language required by HUD in the lease between the tenant and the owner.

Tenant: The person or persons (other than a live-in aide) who executes the lease as lessee of the dwelling unit.

Tenant Rent to Owner: See "Family rent to owner".

Term of Lease: The amount of time a tenant agrees in writing to live in a dwelling unit.

Total Tenant Payment (TTP): The total amount the HUD rent formula requires the tenant to pay toward rent and utilities.

Unit: Residential space for the private use of a family. The size of a unit is based on the number of bedrooms contained within the unit and generally ranges from zero (0) bedrooms to six (6) bedrooms.

Utility Allowance: If the cost of utilities (except telephone) and other housing services for an assisted unit is not included in the tenant rent but is the responsibility of the family occupying the unit, an amount equal to the estimate made or approved by a PHA or HUD of the monthly cost of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary and healthful living environment.

Utility Allowance: In the voucher program, the portion of the housing assistance payment which exceeds the amount of rent to owner.

Very Low Income Family: A low-income family whose annual income does not exceed 50% of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 50% of the median income for the area on the basis of its finding that such variations are necessary because of unusually high or low family incomes. This is the income limit for the housing choice voucher program.

Violent Criminal Activity: Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

Voucher (Housing Choice Voucher): A document issued by a PHA to a family selected for admission to the housing choice voucher program. This document describes the program and the procedures for PHA approval of a unit selected by the family. The voucher also states obligations of the family under the program.

Voucher Holder: A family holding a voucher with an unexpired term (search time).

Voucher Program: The housing choice voucher program.

Waiting list admission: An admission from the PHA waiting list.

Welfare Assistance: Income assistance from Federal or State welfare programs, including assistance provided under TANF and general assistance. Does not include assistance directed solely to meeting housing expenses, nor programs that provide health care, child care or other services for working families.